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Frontline Voluntary Separation Leave (VSL) - Program Overview

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The application window for the Voluntary Separation Leave (VSL) for eligible employees will be open January 21 through February 16, 2021 (23:59:59 US Central).

Please review the full program details below.

Please note, **the information below is tailored to you** and describes the benefits and privileges you are eligible for based on a variety of factors. **To ensure you see the information that is only relevant to you, make sure you log into Help Hub yourself to view the materials.**

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Table of contents

- **Program Overview**
- **Details**
- **Medical Benefits**
- **Retiree Health Account (RHA)**
- **Travel**
- **Retirement Benefits**
- **Support**



Program overview



Welcome to the overview page for the new Voluntary Separation Leave (VSL) programs. Please note, the information below is tailored to you and describes the benefits and privileges you are eligible for based on a variety of factors. To ensure that you see only the information that is relevant to you, make sure you're logged into Help Hub yourself when viewing the materials. This overview, supplemented with the very detailed **FAQ** document and the following important legal documents, is intended to provide you with the information you will need to make an informed decision. See the Plan Document/Summary Plan Description for each program here (**Program A** and **Program B**), and the Release here (**Release**).

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We heard your feedback loud and clear after previous programs – choice is important to you, especially in these ever-changing times. To help you make the best decision to fit your unique situation and needs, we are offering two Voluntary Separation Leave programs for you to choose from. These programs offer a broader array of benefit enhancements that are easier to understand than the Voluntary Separation Programs offered last year.

Both VSL programs available to you begin with a pre-separation leave with pay (beginning March 1, 2021), followed by a permanent separation or retirement at the end of your leave. (The end date of your leave is dependent on which program you apply

for.) Both programs have continued pay, health care benefits and travel privileges, but each has a unique focus – one emphasizes healthcare benefits, while the other has a longer period of continued pay.

- VSL Program A (benefits focused) – This program provides enhanced health care benefits, including a significant Retiree Health Account contribution for you to use on eligible healthcare expenses.
- VSL Program B (pay and leave focused) – This program focuses on a longer pay continuation and pre-separation leave of absence.

Please note that there will be no mid-program enhancements or extensions offered for these Voluntary Separation Leave programs. We encourage you to dive into the full details of each offering below, so that you can make the most informed decision on what is best for you and your family. Please note that we may have to limit participation if too many team members from one area or work group apply.

Again, all the details that you see below are tailored to you, so be sure to review your own materials for your VSL offerings – what other team members may be talking about may not apply to you.

Below are the details of the two VSL programs that are available to you. You will find additional details around each of the above categories in the sections below. **All of the benefits of each VSL program will be in addition to any benefits outlined in your Collective Bargaining Agreement (CBA).**

	Age 45+ with 15+ years of service (as of 3/31/21)	
	VSL Program A (benefits focused)	VSL Program B (pay and leave focused)
Pre-separation leave timing	Starts 3/1/21 (AFA) or 3/14/21 (all others) Ends 12/31/21 Separation date 1/1/22	Starts 3/1/21 (AFA) or 3/14/21 (all others) Ends 8/31/22 Separation date 9/1/22

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Pre-separation leave pay	33% of your base wages through December 31, 2021 – up to a maximum total pay continuation of \$20,000 – spread across your paychecks during your pre-separation leave	100% of your base wages through August 31, 2022 – up to a maximum total pay continuation of \$112,500 – spread across your paychecks during your pre-separation leave
Health care coverage	Continued active medical coverage at active rates during your pre-separation leave period, followed by access to United's post-65 Medicare Advantage coverage once you reach age 65**	
Retiree Health Account (RHA) – for full-time employees on 9/30/20	A \$125,000 one-time contribution from United into an RHA available for use 1/1/22 through 12/31/31	None
Retiree Health Account (RHA) – for employees with a part-time work status as of 9/30/20	A \$75,000 one-time contribution from United into an RHA available for use 1/1/22 through 12/31/31	None
Travel privileges	<p>Active online pass travel (on UA and UAX) through 12/31/26, followed by:</p> <p>a. Retiree pass travel, if eligible as of your separation date</p> <p>b. Lifetime retiree-lite pass travel, if not eligible for retiree pass travel as of your separation date</p>	

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****To become eligible for United's post-65 medical coverage once you reach age 65 (in either VSL program), you must:**

1. Be age 55+ with 15+ years of service as of your separation date; **AND**
2. Continue to be enrolled in United medical coverage until age 65 (either through bridge or pre-65 retiree medical)

If you do not meet the criteria above, you will be eligible for up to 18 months of COBRA coverage at COBRA rates after the end of your pre-separation leave

Note on outside employment during leave: If you leave United through a VSL program, there is nothing prohibiting you from accepting employment elsewhere during your pre-separation leave, as long as it's after your last day of work activities (subject to United's **conflict of interest** policy prior to your separation date). Your benefits under this separation program will continue even after you start a job with another company, unless it is a United affiliate, such as United Ground Express (UGE). If you do go to work for a United affiliate, all benefits under the VSL would end.

Back to top



Details



Program A



VSL Program A is more benefits-focused than VSL Program B and begins with a shorter pre-separation leave with pay. Find a comparison of your options in your **VSL brochure**.

Here are the details of your pre-separation leave and the pay that comes with it:

- You will be placed on a pre-separation leave, during which time you will be designated in the system as an active employee to facilitate pay and benefits. You will not be expected to work during this time.
- Your pre-separation leave will begin March 1, 2021 and end December 31, 2021.
- You will stop accruing vacation and sick time (and will not be able to use them) during your pre-separation leave. Any vacation that you are owed will be paid out at the start of your pre-separation leave.
- While on your pre-separation leave, you will receive 33% of your base wages at minimum guarantee hours during your pre-separation leave.

For example:

If you are top of scale with a base wage rate of \$67.11 per hour, the total amount of pre-separation leave pay you will receive is \$15,825. Here is the calculation:

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\$67.11 per hour x 33% x 71 hours per month starting March 1, 2021 (pre-separation leave start date) until December 31, 2021 (pre-separation leave end date) = \$15,825

The following explains what is included in or excluded from your annual base wage pay:

Included	Excluded
<ul style="list-style-type: none">Hourly rate as shown in your employee profile on My Info as of your last day of work prior to the start of your pre-separation leave. Once you start your pre-separation leave your pay rate will remain the same throughout the pre-separation leave.	<ul style="list-style-type: none">Other premium pay (e.g., night pay, galley pay, language pay)Per diemPurser premium (if applicable)

Notes: Your final paycheck will be prorated based on the number of days in the last pay period that fall on or before December 31, 2021. The total amount of pre-separation leave pay you receive may vary from the example above.

Additional detail regarding eligibility:

Eligible flight attendants include those based in the U.S. and LHR, projected to be employed with United after April 1, 2021, including those projected to be on furlough, and who have not already received a notice of separation.



Program B



If you prefer a Voluntary Separation Leave program that is focused on a longer pre-separation leave with pay, VSL Program B could be right for you. Like Program A, VSL Program B also begins with pre-separation leave with pay, but the period is longer, and the percentage of pay is higher. Here are the details of your pre-separation leave and the pay that comes with it:

- You will be placed on a pre-separation leave, during which time you will be designated in the system as an active employee to facilitate pay and benefits. You will

not be expected to work during this time.

- Your pre-separation leave will begin March 1, 2021 and end August 31, 2022.
- You will stop accruing vacation and sick time (and will not be able to use them) during your pre-separation leave. Any vacation that you are owed will be paid out at the start of your pre-separation leave.
- • While on your pre-separation leave, you will receive 100% of your base wages during your pre-separation leave.

For example:

If you are top of scale with a base wage rate of \$67.11 per hour, the total amount of pre-separation leave pay you will receive is \$86,074:

$\$67.11 \text{ per hour} \times 100\% \times 71 \text{ hours per month starting March 1, 2021 (pre-separation leave start date) until August 31, 2022 (pre-separation leave end date)} = \$86,074$

The following explains what is included in or excluded from your base wage pay:

Included	Excluded
<ul style="list-style-type: none">• Hourly rate as shown in your employee profile on My Info as of your last day of work prior to the start of your pre-separation leave. Once you start your pre-separation leave your pay rate will remain the same throughout the pre-separation leave	<ul style="list-style-type: none">• Other premium pay (e.g., night pay, galley pay, language pay)• Per diem• Purser premium (if applicable)

Notes: Your final paycheck will be prorated based on the number of days in the last pay period that fall on or before August 31, 2022. The total amount of pre-separation leave pay you receive may vary from the example above.

Additional detail regarding eligibility:

Eligible flight attendants include those based in the U.S. and LHR, projected to be employed with United after April 1, 2021, including those projected to be on furlough, and who have not already received a notice of separation.

[Back to top](#)



Medical benefits



Option A - Medical coverage



The second benefit of VSL Program A (the benefits-focused program) is continued medical coverage. If you are enrolled in United's medical coverage at the end of your pre-separation leave, you (and, if applicable, your covered dependents and spouse/qualified domestic partner), will be eligible for continued medical coverage. And for those who will be age 55 or older as of separation, you will also gain access to enhanced coverage for your post-65 medical – in addition to your contractual benefits.

Here are your medical coverage details:

Through your pre-separation leave (until December 31, 2021):

- You are covered under your current active plans, at your active rates, through December 31, 2021.
- If you do not have medical coverage with United today, you are unfortunately unable to enroll in coverage, unless you experience a qualified status change.

For those who will be under age 55 at separation (December 31, 2021)

After your pre-separation leave ends:

- At the end of your pre-separation leave, if you're covered by United's medical insurance, you will have the opportunity to elect COBRA coverage at the full COBRA rate to continue your coverage for up to 18 months.

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- Once your COBRA coverage ends, your United medical coverage will come to an end, unless otherwise noted in your Collective Bargaining Agreement (CBA). Many work groups do NOT have continued post-65 coverage, so we encourage you to review your CBA to fully understand your existing post-retirement benefits.

For those who will be age 55 or older at separation (December 31, 2021)

After your pre-separation leave ends, until you become Medicare-eligible (which generally happens at age 65):

- An added benefit of this VSL program is gaining access to post-65 United coverage (that you may not otherwise have had available to you).
- To take advantage of this, **you must remain enrolled in medical coverage with United until you turn 65.** This could include pre-65 retiree coverage and/or bridge medical coverage.
- At the end of your active coverage, you'll automatically be enrolled in retiree medical coverage with United. How you pay for this coverage will depend on your contractual benefits.
 - **Bridge eligible** – If you are eligible for bridge medical, you will automatically bridge your medical coverage, using your sick bank hours to cover the premiums for medical coverage. You can learn more about using your sick bank for your medical coverage, and whether you're eligible to do so, in your collective bargaining agreement under retiree medical programs (if applicable).
 - Once your sick bank is exhausted, you will be eligible to move into pre-65 retiree medical coverage, at the full pre-65 retiree rate, until you turn 65, or become Medicare eligible.
 - **Not bridge eligible** – If you are not eligible to bridge your medical coverage, you'll be able to enroll in pre-65 retiree coverage, at the full pre-65 retiree rate, until you turn 65 or become Medicare eligible.
- You can use your Retiree Health Account (RHA) from United (see section below) to help provide for the cost of this coverage (unless you're bridging your coverage, which would mean you have no premium to pay).
- Your covered spouse/domestic partner, and dependents must be age 55 at the time of your separation or must be Medicare eligible at the time of your separation in

order to be eligible for any United coverage after age 65. You can read more about this in the **FAQs**.

When approaching age 65 – Medicare enrollment:

- About 60 days prior to turning 65, you must enroll in Medicare to become eligible for your post-65 coverage through United. (This assumes you remained on United coverage, as outlined above.)
- Once you have received your Medicare ID number, you will need to provide that to the United Airlines Benefit Center, at which time they will enroll you in United's post-65 medical plan, the Medicare Advantage Extended Service Area (ESA) Preferred Provider Organization (PPO) plan. Your enrollment in this plan will take effect once you become Medicare eligible (age 65 or else otherwise eligible).
- You will also receive additional information about this plan from Aetna, the plan administrator.
- Prior to the end of your pre-separation leave, we will share information on Medicare education sessions and a helpline from our partners at Aetna, which will help outline coverage details for those eligible for post-65 coverage.

When post-65 coverage begins:

- Once you're enrolled in post-65 coverage with United, you can continue to use your RHA credits from United (see next section) until they're exhausted or until they expire (December 31, 2031).
- You will remain enrolled in your post-65 coverage indefinitely, as long as you remain enrolled in Medicare and continue to pay your premiums.
- Each year during Annual Enrollment, you will have the opportunity to review and adjust your post-65 coverage (if you would like to).
- Please note, if you ever choose to drop your post-65 coverage, you may be unable to rejoin at a later time. Refer to your CBA for details specific to your work group.

Remember, if you will be age 55 or older as of the last day of your pre-separation leave (December 31, 2021), and you want to become eligible for post-65 coverage, you *must* remain in United-sponsored medical coverage from age 55 until age 65. If

you drop coverage at any time, you will lose access to post-65 coverage, unless otherwise spelled out in your CBA.



Option B - Medical coverage



The second benefit of VSL Program B is continued medical coverage.

If you are enrolled in United's medical coverage at the end of your pre-separation leave, you (and, if applicable, your dependents and eligible spouse/qualified domestic partner), will be eligible for continued medical coverage. And if you will be age 55 or older as of separation, you will also gain access to enhanced coverage for your post-65 medical.

Here are your medical coverage details:

Through your pre-separation leave (until August 31, 2022):

- You are covered under your current active plans, at your active rates, through August 31, 2022.
- If you do not have medical coverage with United today, you are unfortunately unable to enroll in coverage at the start of your pre-separation leave, unless you experience a qualified status change.
- In the fall of 2021, you will be eligible to participate in the 2022 Annual Enrollment period, where you can choose to elect coverage for the remainder of your pre-separation leave (through August 31, 2022).
- **Please note, if you do not enroll in United coverage beginning January 1, 2022, you will not be given the choice to elect additional United coverage after separation (COBRA or retiree medical).**

For those who will be under age 55 at separation (August 31, 2022)

After your pre-separation leave ends:

Site Feedback

- At the end of your pre-separation leave, if you're covered by United's medical insurance, you will have the opportunity to elect COBRA coverage at the full COBRA rate to continue your coverage for up to 18 months.
- Once your COBRA coverage ends, your United medical coverage will come to an end unless otherwise noted in your Collective Bargaining Agreement. Many work groups do NOT have continued post-65 coverage, so we encourage you to review your CBA to fully understand your post-retirement benefits.

For those who will be age 55 or older at separation (August 31, 2022)

After your pre-separation leave ends, until you become Medicare-eligible (which generally happens at age 65):

- An added benefit of this VSL program is gaining access to post-65 United coverage (that you may not otherwise have had available to you).
- To take advantage of this, **you must remain enrolled in medical coverage with United until you turn 65.** This could include pre-65 retiree coverage and/or bridge medical coverage.
- At the end of your active coverage, you'll automatically be enrolled in retiree medical coverage with United. How you pay for this coverage will depend on your contractual benefits.
 - **Bridge eligible** – If you are eligible for bridge medical, you will automatically bridge your medical coverage, using your sick bank hours to cover the premiums for medical coverage. You can learn more about using your sick bank for your medical coverage in your collective bargaining agreement under retiree medical programs (if applicable).
 - Once your sick bank is exhausted, you will be eligible to move into pre-65 retiree medical coverage, at the full pre-65 retiree rate, until you turn 65 or become Medicare eligible.
 - **Not bridge eligible** – If you are not eligible to bridge your medical coverage, you'll be able to enroll in pre-65 retiree coverage, at the full pre-65 retiree rate, until you turn 65 or become Medicare eligible.
- You can use your Retiree Health Account (RHA) from United (see section below) to provide for the cost of this coverage (unless you're bridging your coverage, which would mean you have no premium to pay).

- Your covered spouse, domestic partner, and dependents must be age 55 at the time of your separation or must be Medicare eligible at the time of your separation in order to be eligible for any United coverage after age 65. You can read more about this in the FAQs.

When approaching age 65 – Medicare enrollment:

- About 60 days prior to turning 65, you must enroll in Medicare to become eligible for your post-65 coverage through United. (This assumes you remained on United coverage as outlined above.)
- Once you have received your Medicare ID number, you will need to provide that to the United Airlines Benefit Center, at which time they will automatically enroll you in United's post-65 medical plan, the Medicare Advantage Extended Service Area (ESA) Preferred Provider Organization (PPO) plan. Your enrollment in this plan will take effect once you become Medicare eligible (age 65 or else otherwise eligible).
- You will also receive additional information about this plan from Aetna, the plan administrator.

Prior to the end of your pre-separation leave, we will share information on Medicare education sessions and a helpline from our partners at Aetna, which will help outline coverage details for those eligible for post-65 coverage.

Site Feedback

When post-65 coverage begins:

- You will remain enrolled in your post-65 coverage indefinitely, as long as you remain enrolled in Medicare and continue to pay your premiums.
- Each year during Annual Enrollment, you will have the opportunity to review and adjust your post-65 coverage (if you would like to).
- Please note, if you ever choose to drop your post-65 coverage, you may be unable to rejoin at a later time. Refer to your CBA for details specific to your work group.

Remember, if you will be age 55 or older as of separation (August 31, 2022), and you want to become eligible for post-65 coverage, you *must* remain in United-sponsored medical coverage from age 55 until age 65. If you drop coverage at any time, you will lose access to post-65 coverage, unless otherwise spelled out in your CBA.



Retiree Health Account (RHA)



The third benefit of VSL Program A (the benefits-focused program) is a Retiree Health Account (RHA) with a one-time credit from United. Here are the details of your RHA:

- After your December 31, 2021 separation, you will receive a one-time credit from United into an RHA. This will differ depending on whether you were full-time or part-time, as of September 30, 2020.
 - For employees who held full-time status on September 30, 2020, the RHA amount will be \$125,000.
 - For employees who held part-time status on September 30, 2020, the RHA amount will be \$75,000.
- You can use your RHA for qualified medical expenses from January 1, 2022 until December 31, 2031.
- You do not need to be enrolled in United's medical coverage to use or access your RHA. For example, you can use your RHA funds for eligible expenses when covered under another employer's plan or under an individual plan from the open marketplace.
- Qualified expenses include eligible medical plan premiums*, out of pocket deductible and copays for medical and prescription drug costs, and qualified dental/vision expenses.
- You can obtain reimbursement for the qualified medical expenses of your spouse/domestic partner and/or dependents, too.
- Your RHA account will be administered by United's spending and savings account vendor, Your Spending Account (YSA).
- You can maintain your RHA, see your balance, submit claims, etc., by visiting Your Benefits Resources (YBR) or by downloading the YSA Reimburse Me mobile app.
- Your RHA is a notional account and is not associated with any other plan or program (including any other RHA for which you might be eligible).

*Please note, if you use your RHA for medical plan premium reimbursement of a qualified (pre-tax) medical plan premium, the amount will be subject to applicable tax.

Please note, VSL Program B does NOT have a Retiree Health Account (RHA) benefit. If you are interested in the RHA, you should refer back to VSL Program A (the benefits-focused program).

[Back to top](#)



Travel



Program A



While there is a heavy focus on benefits in VSL Program A, it does include a continuation of most of your United travel privileges as the fourth benefit. Here are your travel program details:

- You will continue your active pass travel on United and United Express until December 31, 2026.
- If you are retiree pass travel eligible as of that date, you will then move into the retiree pass travel program.
- If you are not retiree pass travel eligible, you will continue into a lifetime retiree-lite pass travel program.

Active pass travel until December 31, 2026:

- You'll be eligible for active pass travel privileges on United and United Express (at your current SA1P boarding priority) until December 31, 2026.
- Travel privileges can be used by you and your eligible pass riders, including spouse or registered domestic partner and/or enrolled friend(s), dependent children until they reach age 26, adult buddy children, and parents.

Site Feedback

- Extended family buddy and regular buddy pass travel are permitted during the travel eligibility period. Buddy passes must be used by their expiration date and before the end of the program period, whichever comes first.
- Participants will be included in the annual distribution of buddy passes during the program period.
- Employees may continue to use their existing vacation passes until their expiration date, but only through the end of the program period, unless the employee is retiree travel eligible as of their separation date.
- Participants will be included in the annual distribution of vacation passes, where applicable, during the program period.
- You are eligible for travel on United and United Express only – travel is not valid on other airlines, including United’s alliance partners and code share partners.
- All travel is required to be prepaid with a credit card (if charges are applicable).
- For those who are retiree travel eligible, if you wish to move straight into retiree pass travel (rather than continue with active travel until December 31, 2026), you can submit an “**Activate and/or Convert Retiree Pass Travel**” ticket in Help Hub.

At the end of your active pass travel:

- Participants who are eligible for retiree travel privileges as of their separation date (December 31, 2021) will move into retiree travel at the end of their active pass travel.
- Once in the retiree pass travel program, you will be eligible for other airline travel.

Retiree-lite pass travel program (for those who are not retiree travel eligible as of their separation date):

- You’ll be eligible for retiree-lite pass travel privileges (at SA2R boarding priority) effective January 1, 2027.
- Travel privileges can be used by you and your eligible pass riders, including spouse or registered domestic partner, dependent children until they reach age 26, and parents.
- You can choose up to two enrolled friends, with the option to change biannually.

- You are eligible for travel on United and United Express only – travel is not valid on other airlines, including United’s alliance partners and code share partners.
- All travel is required to be prepaid with a credit card (if charges are applicable).
- Employees will not be included in the annual distribution of vacation passes during the program period (meaning you will no longer receive vacation passes during the program period).
- Existing vacation passes will not be available for use during the program period, effective immediately upon transitioning to the retiree-lite pass travel program.

Extended family buddy and regular buddy pass travel is not permitted under the retiree lite pass travel program. Existing buddy passes may be used within the first 30 days after separation. All existing buddy ePasses and travel plans will no longer be valid after 30 days post-separation.



Program B



The third benefit of VSL Program B (the leave and pay focused program) is continuation of most of your United travel privileges. Here are your details:

- You will continue your active pass travel until December 31, 2026.
- If you are retiree pass travel eligible as of that date, you will then move into the retiree pass travel program.
- If you are not retiree pass travel eligible, you will continue into a lifetime retiree-lite pass travel program.

Active pass travel until December 31, 2026:

- You’ll be eligible for active pass travel privileges (at your current SA1P boarding priority) until December 31, 2026.
- Travel privileges can be used by you and your eligible pass riders, including spouse or registered domestic partner and/or enrolled friend(s), dependent children until they reach age 26, adult buddy children, and parents.

- Extended family buddy and regular buddy pass travel are permitted during the travel eligibility period. Buddy passes must be used by their expiration date and before the end of the program period, whichever comes first.
- Participants will be included in the annual distribution of buddy passes during the program period.
- Employees may continue to use their existing vacation passes until their expiration date, but only through the end of the program period, unless the employee is retiree travel eligible as of their separation date.
- Participants will be included in the annual distribution of vacation passes, where applicable, during the program period.
- You are eligible for travel on United and United Express only – travel is not valid on other airlines, including United’s alliance partners and code share partners.
- All travel is required to be prepaid with a credit card (if charges are applicable).
- For those who are retiree travel eligible, if you wish to move straight into retiree pass travel (rather than continue with active travel until December 31, 2026), you can submit an “**Activate and/or Convert Retiree Pass Travel**” ticket in Help Hub.

Site Feedback

At the end of your active pass travel:

- Participants who are eligible for retiree travel privileges as of their separation date (August 31, 2022) will move into retiree travel at the end of their active pass travel.
- Once in the retiree pass travel program, you will be eligible for other airline travel.

Retiree-lite pass travel program (for those not retiree travel eligible as of August 31, 2022):

- You’ll be eligible for retiree-lite pass travel privileges (at your SA2R boarding priority) effective January 1, 2027.
- Travel privileges can be used by you and your eligible pass riders, including spouse or registered domestic partner, dependent children until they reach age 26, and parents.
- You can choose up to two enrolled friends, with the option to change biannually.

- You are eligible for travel on United and United Express only – travel is not valid on other airlines, including United’s alliance partners and code share partners.
- All travel is required to be prepaid with a credit card (if charges are applicable).
- Employees will not be included in the annual distribution of vacation passes during the program period.
- Existing vacation passes will not be available for use during the program period, effective immediately upon transitioning to the retiree-lite pass travel program.
- Extended family buddy and regular buddy pass travel is not permitted under the retiree lite pass travel program. Existing buddy passes may be used within the first 30 days after separation. All existing buddy ePasses and travel plans will no longer be valid after 30 days post-separation.

Back to top



Retirement & pension



Site Feedback

It’s important to note that there are no added program enhancements from VSL related to your retirement benefits (like 401(k) or CARP), but you are still eligible for all the retirement benefits outlined in your CBA.

To help you prepare for retirement or a career transition through a VSL program, we have made the following resources available:

- Fidelity Investments (for employees in the U.S.) is offering:
 - Complimentary, private financial guidance and planning sessions
 - A live “Ask Fidelity” webinar, where you can get answers to your 401(k) questions

(Be on the lookout for additional information from us on how to register for both of these support sessions.)

- ACS Trust (for Guam employees) is offering:

- Complimentary phone consultations by calling 1-671-477-2724 or logging onto ASCTrust.com
- A webinar with financial wellness tips and resources

(Those who are eligible will receive additional information on how to join a webinar soon.)

- Fidelity International (for LHR-based flight attendants in the UK Group Stakeholder plan) is offering:
 - A live webinar where you can get answers to all of your UK Group Stakeholder Plan questions

(Those who are eligible will receive information on how to register soon.)

And be sure to visit the **Financial Wellness microsite** and select the “Money” tab for resources and recommendations on budgeting and managing debt. In addition, you’ll find information on maximizing your Social Security benefits on this page. Also be sure to visit the “Retirement Preparation” tab to receive some suggested steps to take as you prepare to retire from United.

Back to top



Where to go for support



To help you with this decision, so you can pick the program that best fits your needs, we have put together some support resources. These include:

- This program overview and your VSL brochure (click here to download and save), which will help outline each program and why one may be a better fit for you over the other
- A thorough **FAQ** page that is updated regularly with additional questions and answers

If you were unable to attend one of our Teams Live events where we walked through the VSL programs and had a live Q&A session, you can **re-watch the sessions here**.

If you have additional questions after thoroughly reviewing this Program Overview and the available **FAQs**, and using your support resources above, here are your contacts:

- Health and wellness benefits (healthcare, dental, COBRA/medical premiums, RHA, etc.): United Airlines Benefits Center (UABC) - Visit the Your Benefits Resources (YBR) website through Flying Together or call 1-800-651-1007 from 7 a.m. to 7 p.m. Central time, Monday through Friday.
- Retirement benefits (401(k), pension, etc.): Contacts depend on your workgroup – see the below chart for the best contact for your situation.

<p>Fidelity Planning & Guidance Center at 1-800-603-4015</p>	<ul style="list-style-type: none"> • Speak with a Fidelity financial consultant • Register for a private one-to-one consultation • Join a virtual Ask Fidelity webinar.
<p>Fidelity International (for LHR)</p> <p>UK: 0800 368 6868</p> <p>Outside UK: +44 1737 838 585</p>	<ul style="list-style-type: none"> • Join an upcoming webinar to get answers to your UK Group Stakeholder Plan questions
<p>ASC Trust (for Guam)</p> <p>1-671-477-2724</p>	<ul style="list-style-type: none"> • Speak with a financial consultant for answers to your 401(k) questions • Join an upcoming webinar for tips on financial wellness.

- Contractual benefits (bridge medical, sick/vacation time, etc.): Refer to your work group's Collective Bargaining Agreement for any contractual benefits that you are entitled to in addition to your VSL benefits.

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- For all other remaining questions, which typically require some research and therefore are best answered via a Help Hub inquiry or via chat:
 - Submit a **Voluntary Separation Leave Inquiry** through Help Hub.
 - Chat live with a support agent on Help Hub. To chat, click the chat icon in the lower right-hand corner of Help Hub and choose the “Voluntary Separation Leave (VSL) questions” menu item. The team is available from 8 a.m. to 5 p.m. Central time, Monday through Friday.

As mentioned earlier, there will be no mid-program enhancements or extensions offered for these Voluntary Separation Leave programs, so we encourage you to dive into the full details here and in the **FAQs**, so that you can make the most informed decision on what is best for you and your family.

Thank you for considering these programs!

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